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REMARKS

The Applicants request reconsideration of the rejection.
Claims 1-3, 5-7, and 9-13 are pending.

The Examiner objected to Claim 6 as containing a minor
informality, which has been addressed in the above amendments.

Claims 1-4, and 7-13 were rejected under 35 U.S.C. 102(b)
as being anticipated by Sarbin et al., U.S. 5,179,517
(Sarbin). Claims 5-6 were rejected under 35 U.S.C. 103(a) as
being obvious over Sarbin. The Applicants traverse these
rejections as follows.

Claim 1 is directed to a smart card system comprising a
smart card having an I/O interface and a data storage unit.
First point data is added from outside the smart card through
the I/O interface, and a program execution unit accesses the
data storage unit and executes the game defining data. Goods
and services are exchangeable according to the number of
accumulated points of first point data and second point data,
wherein the program execution unit subtracts points from the
first point data in exchange for a game execution, but points
may not be subtracted from the second point data in exchange
for a game execution. Points may be added to the second point
data, however, as a result of game execution.

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Independent Claim 2 is directed to a smart card having similar limitations. Independent Claim 12 is directed to a method for providing a loyalty program using a smart card, comprising steps including generating a point in response to a result of game play, and adding the generated point to second point data in the smart card, wherein goods and services are exchangeable for the points accumulated as first and second point data but points cannot be subtracted from the second point data in exchange for a game execution.

An advantage of these elements of the claimed invention is that points gained by game execution are prevented from circulating indefinitely. Thus, the number of times a customer can play a game is not expanded by the results of game execution.

According to Sarbin, a monetary value or amount of credit is loaded into a field 98. The balance in the field 98 reflects the player's winnings. In other words, winnings gained as a result of game execution are added to the balance in field 98, and can be exchanged subsequently for another game execution.

Consequently, Sarbin does not disclose or fairly suggest that first point data added from outside through an I/O interface according to a customer's utilization history may be

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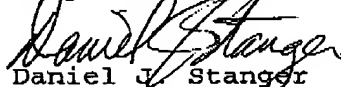
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subtracted in exchange for a game execution, but points added as a result of game execution to second point data cannot be used in exchange for a game execution. Accordingly, Sarbin does not reflect the advantages of the present invention as noted above, and does not disclose or render obvious the invention claimed in the independent claims.

Necessarily, therefore, Sarbin does not anticipate or render obvious the invention claimed in the dependent claims, which inherit the limitations of the respective independent claims.

In view of the foregoing amendments and remarks, the Applicants request reconsideration of the rejection and allowance of the claims.

Respectfully submitted,



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